

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>( Not for submission under 37 CFR 1.99)</i>	Application Number	10711149
	Filing Date	2004-04-27
	First Named Inventor	Wheeler, et al.
	Art Unit	2134
	Examiner Name	Piotr Poltorak
	Attorney Docket Number	34250-1016

U.S.PATENTS						
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	6144949		2000-11-07	Harris	
	2	6154543		2000-11-28	Baltzley	
	3	6161180		2000-12-12	Matyas, et al.	
	4	6161181		2000-12-12	Haynes, III, et al.	
	5	6167518		2000-12-26	Padgett, et al.	
	6	6189096	B1	2001-02-13	Haverty	
	7	6192130	B1	2001-02-20	Otway	
	8	6192405	B1	2001-02-20	Bunnell	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>( Not for submission under 37 CFR 1.99)</i>	Application Number	10711149
	Filing Date	2004-04-27
	First Named Inventor	Wheeler, et al.
	Art Unit	2134
	Examiner Name	Piotr Poltorak
	Attorney Docket Number	34250-1016

9	6199052	B1	2001-03-06	Mitty, et al.	
10	6202151	B1	2001-03-13	Musgrave, et al.	
11	6205437	B1	2001-03-20	Gifford	
12	6213391	B1	2001-04-10	Lewis	
13	6230269	B1	2001-05-08	Spies, et al.	
14	6233565	B1	2001-05-15	Lewis, et al.	
15	6233577	B1	2001-05-15	Ramasubramani, et al.	
16	6240091	B1	2001-05-29	Ginzboorg, et al.	
17	6243812	B1	2001-06-05	Matyas, et al.	
18	6253027	B1	2001-06-26	Weber, et al.	
19	6263447	B1	2001-07-17	French, et al.	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>( Not for submission under 37 CFR 1.99)</i>	Application Number		10711149
	Filing Date		2004-04-27
	First Named Inventor		Wheeler, et al.
	Art Unit		2134
	Examiner Name		Piotr Poltorak
	Attorney Docket Number		34250-1016

	20	6279112	B1	2001-08-21	O'toole, Jr., et al.	
	21	6282522	B1	2001-08-28	Davis, et al.	
	22	6285991	B1	2001-09-04	Powar	
	23	6289460	B1	2001-09-11	Hajmiragha	
	24	6292569	B1	2001-09-18	Shear, et al.	
	25	6299062	B1	2001-10-09	Hwang	
	26	6308277	B1	2001-10-23	Vaeth, et al.	
	27	6310966	B1	2001-10-30	Dulude, et al.	
	28	6314519	B1	2001-11-06	Davis, et al.	
	29	6324525	B1	2001-11-27	Kramer, et al.	
	30	6373950	B1	2002-04-16	Rowney	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>( Not for submission under 37 CFR 1.99)</i>	Application Number	10711149
	Filing Date	2004-04-27
	First Named Inventor	Wheeler, et al.
	Art Unit	2134
	Examiner Name	Piotr Poltorak
	Attorney Docket Number	34250-1016

31	6484620	B1	2002-11-19	Scott, et al.	
32	6510516	B1	2003-01-21	Benson, et al.	
33	6523067	B2	2003-02-18	Mi, et al.	
34	6532451	B1	2003-03-11	Schell, et al.	
35	6555000	B2	2003-05-20	Sehr	
36	6571339	B1	2003-05-27	Danneels, et al.	
37	6587837	B1	2003-07-01	Spagna, et al.	
38	6789189	B2	2004-09-07	Wheeler, et al.	
39	6820199	B2	2004-11-16	Wheeler, et al.	
40	6820202	B1	2004-11-16	Wheeler, et al.	
41	6919574	B2	2005-07-19	Hashimoto, et al.	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>( Not for submission under 37 CFR 1.99)</i>	Application Number	10711149
	Filing Date	2004-04-27
	First Named Inventor	Wheeler, et al.
	Art Unit	2134
	Examiner Name	Piotr Poltorak
	Attorney Docket Number	34250-1016

If you wish to add additional U.S. Patent citation information please click the Add button.

#### U.S.PATENT APPLICATION PUBLICATIONS

Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	20010000053	A1	2001-03-22	Suh, et al.	
	2	20020120846	A1	2002-08-29	Stewart, et al.	
	3	20040250062	A1	2004-12-09	Douglas	

If you wish to add additional U.S. Published Application citation information please click the Add button.

#### FOREIGN PATENT DOCUMENTS

Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup>	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
	1	2271178	CA	A1	1999-07-06	Moreau		<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

#### NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>
	1	Disclosure Statement Under 37 C.F.R. § 1.56.	<input type="checkbox"/>
	2	An Introduction to Cryptography, Network Associates, Inc. PGP, Version 6.5.1, Jun. 1999, pp. 1-88.	<input type="checkbox"/>

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>( Not for submission under 37 CFR 1.99)</i>	Application Number	10711149
	Filing Date	2004-04-27
	First Named Inventor	Wheeler, et al.
	Art Unit	2134
	Examiner Name	Piotr Poltorak
	Attorney Docket Number	34250-1016

3	Announcing the Standard for Digital Signature Standard (DSS), Federal Information Processing Standards Publication 186, May 19, 1994, pp. 1-18.	<input type="checkbox"/>
4	Answers to Frequently Asked Questions about Today's Cryptography, RSA Data Security, Inc., Oct. 5, 1993, Revision 2.0, pp. 1-44.	<input type="checkbox"/>
5	Apostolopoulos, et al. Securing Electronic Commerce: Reducing the SSL Overhead, IEEE Network, Jul./Aug. 2000, vol. 14, Issue 4, pp. 1-16.	<input type="checkbox"/>
6	Arthur, Dwight. AADS Option for Buyer Authentication, Response to NACHA/IC ANT 2 RFI, Sep. 14, 1998. pp. 1-3.	<input type="checkbox"/>
7	Authored by Applicant, "Redline Version of CADS Prior Art Description in the Application," 6 pages.	<input type="checkbox"/>
8	BAL's PGP Public Key Server; The Computer Law Resource 1996; (website at <a href="http://www.complaw.com/pgp/webkeyserver.html">http://www.complaw.com/pgp/webkeyserver.html</a> ) date of capture Feb. 18, 2003, pp. 1-2.	<input type="checkbox"/>
9	Baltimore; Solutions; A new Era in Secure and Trusted E-Business; (website at <a href="http://www.baltimore.com/solutions/index.asp">http://www.baltimore.com/solutions/index.asp</a> ) date of capture Feb. 18, 2003, p. 1.	<input type="checkbox"/>
10	Boeyen, Sharon. Certificate Policies and Certification Practice Statements, Entrust Technologies White Paper, Feb. 1997, Version 1.0, pp. 1-7.	<input type="checkbox"/>
11	Building a Foundation of Trust in the PC, The Trusted Computing Platform Alliance, allegedly dated Jan. 2000 (website at <a href="http://www.trustedpc.org">http://www.trustedpc.org</a> ), pp. 1-9.	<input type="checkbox"/>
12	Chan, Siu-cheung Charles. An Overview of Smart Card Security, allegedly dated Aug. 17, 1997, available at <a href="http://home.hkstar.com/~alanchan/papers/smartCardSecurity">http://home.hkstar.com/~alanchan/papers/smartCardSecurity</a> , date of capture Jan. 27, 2001, pp. 1-7.	<input type="checkbox"/>
13	Common Criteria for Information Technology Security Evaluation, Smart Card Security User Group, Smart Card Protection Profile, draft Version 2.1d, allegedly dated Mar. 21, 2001, pp. 1-194.	<input type="checkbox"/>

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>( Not for submission under 37 CFR 1.99)</i>	Application Number	10711149
	Filing Date	2004-04-27
	First Named Inventor	Wheeler, et al.
	Art Unit	2134
	Examiner Name	Piotr Poltorak
	Attorney Docket Number	34250-1016

	14	Computer Data Authentication , FIPS Publication 113, May 30, 1985, available at <a href="http://www.itl.nist.gov/fipspubs/fip113.htm">www.itl.nist.gov/fipspubs/fip113.htm</a> , date of capture Jan. 16, 2001, pp. 1-7.	<input type="checkbox"/>
	15	Cox, Peter. Bench-Marketing SmartGate, Establishing the Scaleability of V-ONE's SmartGate Security System, Internet SmartWare, Ltd., Jul. 24, 1997, pp. 1-7.	<input type="checkbox"/>
	16	Cylink atm encryptor (website at <a href="http://securitytools.hypermart.net/security_1/cylink_atm_encryptor.html">http://securitytools.hypermart.net/security_1/cylink_atm_encryptor.html</a> ), date of capture Feb. 18, 2003, p. 1.	<input type="checkbox"/>
	17	Denny, Stephanie. "The Electronic Commerce Challenge." Date unknown but believed to be Dec. 14, 1998. Copy available at <a href="http://arraydev.com/commerce/JIBC/9811-06.htm">http://arraydev.com/commerce/JIBC/9811-06.htm</a> This article is provided for its discussion of the Secure Electronic Transactions (SET) protocol (1995), Mar. 31, 1999, pp. 1-2.	<input type="checkbox"/>
	18	Denny, Stephanie. The Electric Commerce Challenge, Journal of Internet Banking and Commerce, Array Development, Mar. 31, 1999, website at <a href="http://www.arraydev.com/commerce/JIBC/9811-06.htm">http://www.arraydev.com/commerce/JIBC/9811-06.htm</a> , pp. 1-2.	<input type="checkbox"/>
	19	Digital Signature Guidelines Tutorial; ABA Network (website at <a href="http://www.abanet.org/scitech/ec/isc-dsg-tutorial.html">http://www.abanet.org/scitech/ec/isc-dsg-tutorial.html</a> ), date of capture Feb. 18, 2003, pp. 1-7.	<input type="checkbox"/>
	20	Digital Signature Standard (DDS), FIPS Publication 186-2, Jan. 27, 2000, pp. 1-72.	<input type="checkbox"/>
	21	Ellison, Carl M. Establishing Identity without Certification Authority, Cybercash, Inc. 6th USENIX Security Symposium, San Jose, July 22-25, 1996.	<input type="checkbox"/>
	22	Entity Authentication Using Public Key Cryptography, FIPS Publication 196, Feb. 18, 1997, pp. 1-52.	<input type="checkbox"/>
	23	Federal Information Processing Standards Publication 140-1, Security Requirements for Cryptographic Modules; US DOC/NBS, Jan. 11, 1994.	<input type="checkbox"/>
	24	Federal Information Processing Standards Publication 140-2, Security Requirements for Cryptographic Modules, US DOC/NBS, May 25, 2001.	<input type="checkbox"/>

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(Not for submission under 37 CFR 1.99)</i>	Application Number	10711149
	Filing Date	2004-04-27
	First Named Inventor	Wheeler, et al.
	Art Unit	2134
	Examiner Name	Piotr Poltorak
	Attorney Docket Number	34250-1016

	25	Federal Information Processing Standards Publication 180-1, Secure Hash Standard, US DOC/NBS, Apr. 17, 1995.	<input type="checkbox"/>
	26	Federal Information Processing Standards Publication 186-2, Digital Signature Standard, US DOC/NBS, May 19, 1994.	<input type="checkbox"/>
	27	Gerck, Ed. Overview of Certification Systems: x.509, PKIX, CA, PGP & SKIP- Do you understand digital certificates? Do you want to know what they warrant? Jul. 18, 2000, pp. 1-18.	<input type="checkbox"/>
	28	Guide to Internet Security, Public Key Cryptography (website at <a href="http://www.e-certify.com/library/pkc_guide.htm">http://www.e-certify.com/library/pkc_guide.htm</a> ) captured on Feb. 18, 2003.	<input type="checkbox"/>
	29	Guideline for Implementing Cryptography in the Federal Government, NIST Special Publication 800-21, Nov. 1999, pp. 1-138.	<input type="checkbox"/>
	30	Guideline for the Use of Advanced Authentication Technology Alternatives, FIPS Publication 190, Sep. 28, 1994, available at <a href="http://csrc.nist.gov/publications/fips/fips190/fip190.txt">http://csrc.nist.gov/publications/fips/fips190/fip190.txt</a> , pp. 1-55.	<input type="checkbox"/>
	31	Heroux, Mark. A Private Key Storage Sever for DCE-Functional Specification, Open Software Foundation Request for Comments: 94.1, allegedly dated Nov. 1996, (website found at <a href="http://www.opengroup.org/rfcs/mirror-rfc/rfc94.1.txt">http://www.opengroup.org/rfcs/mirror-rfc/rfc94.1.txt</a> ), date of capture June 13, 2001, pp. 1-73.	<input type="checkbox"/>
	32	Hettinga, Bob. Hettinga's Best of the Month, Journal of Internet Banking and Commerce, Array Development, Mar. 31, 1999, website at <a href="http://arraydev.com/commerce/JIBC/9801-20.htm">http://arraydev.com/commerce/JIBC/9801-20.htm</a> , pp. 1-4.	<input type="checkbox"/>
	33	Hettinga's Best of the Month, Journal of Internet Banking and Commerce, 1-5-98, (website at <a href="http://www.arraydev.com/commerce/JIBC/9801-20.htm">wysiwyg://10/http://www.arraydev.com/commerce/JIBC/9801-20.htm</a> ), date of capture 1/11/99, pp. 6.	<input type="checkbox"/>
	34	"How PGP Works," web pages from <a href="http://www.pgpi.org">www.pgpi.org</a> , containing basic information.	<input type="checkbox"/>
	35	"Inside PGP Key Reconstruction: Technical Details," Revision by Will Price, dated Jul. 25, 2000, A PGP Security, Inc. White Paper.	<input type="checkbox"/>

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10711149
Filing Date	2004-04-27
First Named Inventor	Wheeler, et al.
Art Unit	2134
Examiner Name	Piotr Poltorak
Attorney Docket Number	34250-1016

36	Internet Counsel, Consumer Internet Purchases Using ATM Cards Successfully Processed by NACHA Pilot Participants, Feb. 23, 2003, pp. 1-4.	<input type="checkbox"/>
37	Internet Counsel, NACHA to Test ATM Card Payments for Consumer Internet Purchases, Feb. 23, 2003, pp. 1-3.	<input type="checkbox"/>
38	Jul. 1997 Meeting Report, Electronic Payments Forum (website at <a href="http://www.epf.net.PrevMtngs/July97Mtng/July97Report.htm">http://www.epf.net.PrevMtngs/July97Mtng/July97Report.htm</a> ), date of capture Jan. 11, 1999, pp. 2.	<input type="checkbox"/>
39	Kaliski, Jr., Burton S. A Layman's Guide to a Subset of ASN.1, BER, and DER, An RSA Technical Note, Nov. 1, 1993, RSA Laboratories, Redwood City, CA, pp. 1-36.	<input type="checkbox"/>
40	Kaliski, Jr., Burton S. An Overview of the PKCS Standards, An RSA Laboratories Technical Note, Nov. 1, 1993, RSA Data Security, Inc. Public-Key Cryptography Standards (PKCS), pp. 1-27.	<input type="checkbox"/>
41	Kaliski, Jr., Burton S. Some Examples of the PKCS Standards, An RSA Laboratories Technical Note, Nov. 1, 1993, RSA Laboratories, Redwood City, CA, pp. 1-15.	<input type="checkbox"/>
42	Kutler, Jeffrey. Privacy Broker: Likely Internet Role for Banks? Digital Frontiers, Oct. 8, 1998, pp. 1-6.	<input type="checkbox"/>
43	Linn, John. Trust Models and Management in Public-Key Infrastructures; RSA Laboratories, Nov. 6, 2000, pp. 1-13.	<input type="checkbox"/>
44	Maurer, Ueli. Modeling a Public-Key Infrastructure, Sep. 1996, Proc. 1996 European Symposium of Research in Computer Security, Lecture Notes in Computer Science, Berlin: Springer-Verlag, Rome, Italy, Department of Computer Science, Swiss Federal Institute of Technology, Zurich, Switzerland, pp. 1-26.	<input type="checkbox"/>
45	Moreau, Thierry. Thirteen Reasons to Say 'No' to Public Key Cryptography, Draft Paper, Mar. 4, 1998, CONNOTECH Experts-Coseils, Inc., Montréal, Québec, Canada, pp. 1-5.	<input type="checkbox"/>
46	News Release: Digital Signatures Can Secure ATM Card Payments on the Internet, NACHA Pilot Concludes, Jul. 23, 2001, pp. 1-2.	<input type="checkbox"/>

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>( Not for submission under 37 CFR 1.99)</i>	Application Number	10711149
	Filing Date	2004-04-27
	First Named Inventor	Wheeler, et al.
	Art Unit	2134
	Examiner Name	Piotr Poltorak
	Attorney Docket Number	34250-1016

	47	O'Mahoney, Donal. Electronic Payment Systems, Artech House, Inc., pp. 51 and 77-80 (1961). <input type="checkbox"/>
	48	Pepe, Michel. Smart Cards Gaining Traction, CRN.com-Point of Sale: Trends, Markets and Technologies, Dec. 31, 2002, (website at <a href="http://www.crn.channelsupersearch.com/news/crn/39163.asp">http://www.crn.channelsupersearch.com/news/crn/39163.asp</a> ) captured on Feb. 18, 2003, pp. 1-2 <input type="checkbox"/>
	49	"PGP Certificate Server, Total Network Security," Network Associates, 3965 Freedom Circle, Santa Clara, CA 95054-1203, dated Oct. 1999. <input type="checkbox"/>
	50	"PGP Desktop Security 7.0," PGP Security, 3965 Freedom Circle, Santa Clara, CA 95054-1203, dated Jul. 2000. <input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

#### EXAMINER SIGNATURE

Examiner Signature	08/01/2008	Date Considered	/Piotr Poltorak/
--------------------	------------	-----------------	------------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> See Kind Codes of USPTO Patent Documents at [www.USPTO.GOV](http://www.USPTO.GOV) or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

<sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.